

ATTACHMENT

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January 13, 2023

Peter Bell
1201 New Road Suite 230
c/o Jorge F. Coombs Atty
CornerStone Commerce Center
Linwood, NJ 08221

Re: Account Number XXXXXX7777

Dear Mr. Bell

Thank you for contacting us about your concerns. We are committed to providing exceptional service and seek to resolve your concerns to your satisfaction. The purpose of this letter is to provide you with an explanation of the issues raised in your correspondence.

Our records indicate your bankruptcy case was filed in 2018 and we started sub-servicing the account in April 2019. At this moment we are conducting additional research regarding your inquiries about the trustee funds and escrow account. We will address those matters under separate cover in the following business days.

In response to your concerns related to the credit reporting, your loan boarded into our system with a bankruptcy status, as a result we are not reporting any information, nor is there a tradeline on your credit report regarding this account. However, once a new update related to the bankruptcy is provided, the reporting may change.

Your correspondence contains allegations of unfair servicing practices. We take such allegations very seriously. LoanCare does not engage in unethical practices or condone such behavior.

If you have further questions regarding this matter or would like to request additional documentation used in our research, please contact me in the Office of the Customer at (800) 919-5631, extension 8774, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time

Sincerely,

Saskya Cardoso

Saskya Cardoso
Office of the Customer



March 14, 2023

Peter Bell
1201 New Road Suite 230
c/o Jorge F. Coombs Atty
CornerStone Commerce Center
Linwood, NJ 08221

Re: Account Number XXXXXX7777

Dear Mr. Bell

Thank you for contacting us about your concerns. We are committed to providing exceptional service and seek to resolve your concerns to your satisfaction. The purpose of this letter is to provide you with an explanation of the issues raised in your correspondence.

Our records indicate your bankruptcy case was filed on July 3, 2018 and we started sub-servicing the account effective April 2019 as stated in the enclosed Notice of Servicing Transfer. The Trustee payments were sent to correct application. Your correspondence does not specify which funds are misapplied. We have enclosed a payment ledger that reflects columns of the funds applied as "post-petition" and "contractual payment." The next contractual date reflects due as March 2022, and post-petition due April 1, 2022.

If you need assistance to bring your account current, please find enclosed the most recent correspondence with options and a Mortgage Assistance Application for you to complete and submit. Any further question regarding the bankruptcy status, you may call (800) 410-1091 to speak with a Bankruptcy Specialist.

In response to your concerns related to the credit reporting, your loan boarded into our system with a bankruptcy status, as a result we are not reporting any information, nor is there a tradeline on your credit report regarding this account. However, once a new update related to the bankruptcy is provided, the reporting may change. Please see the enclosed correspondence issued to you about this matter on January 13, 2023.



Your correspondence contains allegations of unfair servicing practices. We take such allegations very seriously. LoanCare does not engage in unethical practices or condone such behavior.

If you have further questions regarding this matter or would like to request additional documentation used in our research, please contact me in the Office of the Customer at (800) 919-5631, extension 8774, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Saskya Cardoso

Saskya Cardoso
Office of the Customer

Enclosures